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Response under 37 C.F.R. 1.116
Expedited Procedure Requested
Examining Group. 3621
Attorney Docket No. P27015

In re application of: Jacques FIESCHI et al. *cross. and Mail*

Application No. : 09/810,286

BOX AF

Group Art Unit : 3621

Filed : March 16, 2001

Examiner : Jalatee Worjloh

For : METHOD FOR VALIDATING AN ELECTRONIC PAYMENT BY A CREDIT/DEBIT CARD

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Commissioner for Patents
U.S. Patent and Trademark Office
Customer Service Window, Mail Stop AF
Randolph Building
401 Dulany Street
Alexandria, VA 22314

Sir:

Transmitted herewith is an **Amendment and Reply under 37 C.F.R. 1.116** in the above-captioned application.

☐ Small Entity Status of this application under 37 C.F.R. 1.9 and 1.27 has been established by a previously filed statement.

☐ A verified statement to establish small entity status under 37 C.F.R. 1.9 and 1.27 is enclosed.

☐ A Request for Extension of Time.

☒ No additional fee is required.

The fee has been calculated as shown below:

Claims After Amendment	No. Claims Previously Paid For	Present Extra	Small Entity		Other Than A Small Entity	
			Rate	Fee	Rate	Fee
Total Claims: 27	*27	0	x25=	\$	x 50=	\$0.00
Indep. Claims: 3	**3	0	x100=	\$	x200=	\$0.00
Multiple Dependent Claims Presented			+180=	\$	+360=	\$0.00
Extension Fees for ____ Month(s)				\$		\$0.00
Total:				\$	Total:	\$0.00

☐ Please charge my Deposit Account No. 09-0457 in the amount of \$ ____.

☒ A check in the amount of \$ ____ to cover the filing/extension fee is included.

☒ The U.S. Patent and Trademark Office is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 09-0457.

☒ Any additional filing fees required under 37 C.F.R. 1.16.

☒ Any patent application processing fees under 37 C.F.R. 1.17, including any required extension of time fees in any concurrent or future reply requiring a petition for extension of time for its timely submission (37 C.F.R. 1.136(a)(3)).

Andrew M. Calderon
Reg. No. 38,093

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:

Docket No.: P27015

Jacques FIESCHI, *et al.*

Confirmation No.: 5924

Serial No.: 09/810,286

Group Art Unit: 3621

Filed: March 16, 2001

Examiner: WORJLOH, Jalatee

**For: METHOD FOR VALIDATING AN ELECTRONIC PAYMENT BY A
CREDIT/DEBIT CARD**

Commissioner for Patents
U.S. Patent and Trademark Office
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Randolph Building
401 Dulany Street
Alexandria, VA 22314

AMENDMENT AND REPLY UNDER 37 C.F.R. § 1.116

Sir:

In response to the **Final Office Action** mailed May 9, 2005 ("Office Action"),
please amend the above-identified application as follows.

Amendments to the claims are set forth on pages 2-6.

Remarks are set forth on pages 7-17.

Conclusion is set forth on page 17.

Applicants believe that no extensions of time are required at this time, but if extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. §1.136(a), and any fees required therefore (including fees for net addition of claims) are hereby authorized to be charged to **International Business Machines Deposit Account No. 09-0457** (Endicott). Please charge any deficiencies in fees and credit any overpayment of fees to the same Deposit Account.